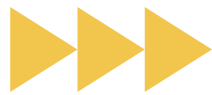


FAQs



Penn East
Federal Credit Union
FEDERALLY INSURED BY NCUA
penneastfcu.org

1. DO I HAVE TO CHANGE MY DIRECT DEPOSIT

AT WORK? No, items with the First CU routing number will be sent to Penn East and will be processed successfully.

2. WILL MY PAYROLL DEDUCTIONS REMAIN THE SAME?

Yes

3. WILL MY ACCOUNT NUMBER STAY

THE SAME? No, your new account number will be similar to your current account number. You will receive your new account number in late 2021 or early 2022.

4. WILL I RECEIVE A NEW MEMBERSHIP CARD

WITH THE NEW NUMBER IN IT? Penn East does not issue membership cards. Your current membership cards can be shredded when you switch over to Penn East in December of 2021.

5. WILL DIVIDENDS BE PAID OUT?

Yes.

6. WHEN ARE DIVIDENDS POSTED?

Dividends are automatically paid on the last day of each month.

7. WHAT ARE THE SAVINGS ACCOUNT RATES?

Rates can be viewed at penneastfcu.org/about/rates/

8. WILL MY ACCOUNT SUFFIXES STAY THE SAME?

No, Penn East uses numbers for suffixes.

CHECKING ACCOUNTS

1. WILL MY ACCOUNT NUMBER ON MY

CHECKS CHANGE? Yes, when you re-order checks, they will use your new account number.

2. CAN I STILL USE MY FIRST CU CHECKS?

Yes. You will be able to continue using your First CU checks until further notice.

3. WILL I GET A NEW DEBIT CARD?

Yes. You will not need to do anything to receive a new debit card. We will automatically issue you a new debit card and send it in the mail.

4. CAN I PICK MY PIN FOR MY NEW CARD?

Yes. You will be able to select a new PIN when you activate your new Penn East debit card.

5. WHAT IS THE PENN EAST ROUTING NUMBER?

231385950

LOANS

1. WILL MY LOAN DUE DATE

STAY THE SAME? Yes, your loan due date will stay the same.

2. DO I HAVE TO NOTIFY MY INSURANCE

COMPANY? Yes, please notify them that your new lien holder is as follows: Penn East FCU, 851 Commerce Boulevard, Dickson City, PA 18519

3. WILL MY INTEREST RATE STAY THE SAME

ON MY LOAN? Yes, your loan term, rate, payment, and due date will remain the same.

4. WILL I GET A NEW CREDIT CARD?

Yes, you will receive your new card in the mail approximately one month prior to your account conversion in late 2021 or early 2022.

GENERAL

1. WILL THE OFFICE REMAIN OPEN?

Yes, the current office will remain open with the same hours of operation for now. At some point, operations will move to the Penn East Office at 720 Davis Street.

2. WHEN CAN WE START USING PENN EAST

BRANCHES? You will be able to use the Penn East branches in late 2021 or early 2022.

3. WHAT IS THE PENN EAST FIELD OF MEMBERSHIP?

Penn East is open to anyone who lives or works in Luzerne, Lackawanna, or Wyoming Counties.

4. WHEN WILL I NO LONGER BE ABLE TO ACCESS THE FIRST CU WEBSITE?

The website will stay live until December of 2021.

5. WHEN WILL I NO LONGER BE ABLE TO ACCESS THE FIRST CU BILL PAY?

Your current Bill Pay may be accessed until December of 2021.

6. WHEN WILL I NO LONGER BE ABLE TO ACCESS THE FIRST CU HOME BANKING?

Home Banking may be accessed until December of 2021.

PENN EAST ATM LOCATIONS:

SCRANTON
441 N. 7TH AVENUE
Drive Through ATMs

DAVIS STREET
720 DAVIS STREET
Drive Through & Inside ATMs

CLARKS SUMMIT
1070 NORTHERN BLVD
Drive Through & Inside ATMs

FACTORYVILLE
10 COLLEGE AVENUE
Outside ATMs

TUNKHANNOCK
130 BRIDGE STREET
Outside ATM